

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption



1127317028

Doc#: 1127317028 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 09/30/2011 01:20 PM Pg: 1 of 4

Report Mortgage Fraud  
800-532-8785

The property identified as: **PIN:** 22-29-316-006-0000

**Address:**

**Street:** 4 Jacqueline Court

**Street line 2:**

**City:** Lemont

**State:** IL

**ZIP Code:** 60439

**Lender:** First Northern Credit Union

**Borrower:** Michael R. Anast and Diane Anast

**Loan / Mortgage Amount:** \$25,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

**Certificate number:** 472236C2-4D97-4B9A-A50F-C5C5672014C7

**Execution date:** 09/20/2011

S	y
P	4
S	N
M	N
SC	y
E	y
INT	y/w

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STATE OF ILLINOIS)  
COUNTY OF COOK )

RETURN TO:  
SECURITY FIRST TITLE CO.  
205 W. STEPHENSON  
FREEPORT, IL 61032  
2011-22962K

## AGREEMENT TO SUBORDINATE

THIS AGREEMENT MADE September 20, 2011, BETWEEN, **Michael R. Anast and Diane Anast, his wife, in joint tenancy**, referred to as "Owner" and **First Northern Credit Union**, hereinafter referred to as "Mortgagee".

### WITNESSETH:

WHEREAS, Mortgagee is the Owner and holder of a certain Promissory Note for Twenty Five Thousand Dollars and 00/00 (\$25,000.00) and interest, secured by a certain Mortgage for such sum and interest, made by Owners to Mortgagee, dated February 28, 2011 and recorded on March 21, 2011 in the office of the Recorder of Cook County, Illinois as Document Number 1108003039 and covering the following described premises:

### Legal Description:

SITUATED IN THE COUNTY OF COOK IN THE STATE OF ILLINOIS TO WIT; LOT 6 IN ALPINE ESTATES, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 (EXCEPT THE EAST 810.00 FEET THEREOF) AND THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 (EXCEPT THE WEST 489.00 FEET OF THE SOUTH 934.00 FEET THEREOF) ALL IN SECTION 29, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALL IN COOK COUNTY, ILLINOIS.

Permanent TAX ID: 22-29-316-006-0000

Commonly known as: 4 Jacqueline Court, Lemont, IL 60439

AND WHEREAS, Owners have borrowed the sum of Two Hundred Ninety Three Thousand Six Hundred Dollars and 00/00 (\$293,600.00) from FIRST NORTHERN CREDIT UNION, ITS SUCCESSORS AND/OR ASSIGNS, AS THEIR RESPECTIVE INTERESTS MAY APPEAR secured by a Mortgage on and covering the premises described, which Mortgage is Dated Sept. 20, 2011 and Recorded on \_\_\_\_\_ in the office of the Recorder of Cook County, Illinois as Document Number Concurrent

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AND WHEREAS, to induce FIRST NORTHERN CREDIT UNION, IT SUCCESSORS AND/OR ASSIGNS, AS THEIR INTEREST MAY APPEAR to make such a loan it is necessary that the Mortgage held by the Mortgagee be subordinated to the Lien of the Mortgage to FIRST NORTHERN CREDIT UNION, as above set forth.

NOW THEREFORE, in consideration of the foregoing and the covenants and provision contained herein, the parties hereto agree as follows:

1. Mortgagee hereby covenants, consents, and agrees with Owners above that the aforesaid Mortgage held by Mortgagee is and shall continue to be subject and subordinate in Lien to the Lien of the mortgage made to FIRST NORTHERN CREDIT UNION, Its Successors and/or Assigns, which Mortgage is dated Sept. 20, 2011 and recorded on \_\_\_\_\_, in the office of the Recorder of Cook County, Illinois as Document Number Concurrent
2. For the sum of Ten (\$10.00) Dollars and other good and valuable consideration, receipt of which is hereby acknowledged, Mortgagee agrees to subordinate the Mortgage held by it to the Mortgage made to FIRST NORTHERN CREDIT UNION, Its Successors and/or Assigns, as aforesaid.
3. This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the parties have executed this Agreement on the day and year first above written.

OWNERS:

Michael R. Anast  
Michael R. Anast

Diane Anast  
Diane Anast

MORTGAGEE: First Northern Credit Union

BY: Alex Malone, Sr. Vice President

ATTEST: Jon Pick, District Manager

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STATE OF ILLINOIS )  
COUNTY OF Cook ) SS:

Before me, Cody Stewart a Notary Public in and for said County and State, this 20<sup>th</sup> day of September, 2011, personally appeared **Michael R. Anast and Diane Anast**, acknowledged the execution of the foregoing instrument.

IN WITNESS WHEREOF, I hereunto subscribed my name and affixed my official seal.

Cody Stewart  
Notary Public

My Commission Expires:



STATE OF ILLINOIS

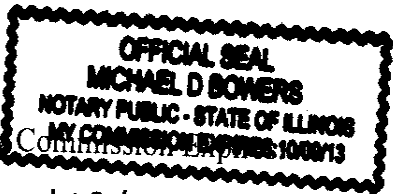
COUNTY OF WINNEBAGO

Before me, Michael Bowers, a Notary Public in and for said County and State, personally appeared Alex Malone and Jon Pick, Sr. Vice President and District Manager, respectively of First Northern Credit Union, who acknowledged the execution of the foregoing instrument for and on behalf of said Corporation, and who, having been duly sworn, stated that the representations therein contained are true.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

Dated this 16<sup>th</sup> day of September, 2011.

Michael D. Bowers  
Notary Public



My Commission Expires  
10/09/13

Prepared by & return to:  
First Northern Credit Union  
230 W. Monroe, Suite 2850  
Chicago, IL 60606